



State Of New Hampshire
DIVISION OF PERSONNEL
Department of Administrative Services
State House Annex – 25 Capitol Street
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PERSONNEL MEMORANDUM 07-03

From: Sara J. Willingham
Manager of Employee Relations

To: HR Administrators/Payroll Representatives

Re: Life Insurance Benefit – Change in Carriers

Date: January 30, 2007

Effective January 1, 2007, Anthem Life Insurance Company became the Group Life insurance carrier for our term life coverage, replacing Concord Heritage Life. The Group Life benefit is being administered by Anthem Life as outlined below:

- 1) The State will continue to pay for the first \$20,000 of life insurance for Plans 1 through 6, and employees will pay for any additional coverage that they may elect to receive through a payroll deduction. The first paycheck to reflect the new deduction amounts will be the paycheck dated February 2, 2007. This paycheck will also provide a message to employees about the change in our group life carrier and will provide a telephone number at which Anthem Life may be reached if the employee has any questions.
- 2) Employees who are already enrolled in Plans 1 through 6 will remain enrolled in their current plans with no change in beneficiary. However, employees will see a decrease in their payroll deduction amounts.
- 3) Enrollment and beneficiary designation for Plans 7 and 8 will not change. Many employees will see a decrease in their payroll deduction amount and a few employees may see an increase.
- 4) Benefits provided under the Anthem Life program include several enhancements to our prior coverage, including Travel Assistance and Resource Advisor. Added benefits offered in conjunction with Accidental Death and Dismemberment coverage include repatriation and education benefits. Please see the Benefit Summary for further information. Plans 1 through 8 will now include an Accelerated Death Benefit (Living Benefit”) equal to 50% of the elected life insurance amount at no additional cost to the State or the employee in the event of a terminal

illness. This is a change from the benefit provided by Concord Heritage, which was limited to \$2,000, but provided some additional coverage for illnesses that were not terminal in nature.

5) The Anthem coverage also provides a portability option for employees who have been employed for more than twelve months and are leaving employment, retiring or converting to part-time employment. It allows continuation of term coverage at a more affordable rate than the whole life conversion option.

New forms and other documents that you may use in connection with the life insurance benefit will be posted on Sunspot and Administrative Services' Human Resources Website by February 2, 2007. They include a Benefit Summary, Anthem Life Contact List, Enrollment/Application Form, Change Form, Claim Form, Evidence of Insurability (EOI) Form and Certificate, which is equivalent to a benefit booklet.